

Certificate Number: 05781-NJ-DE-038063940

Bankruptcy Case Number: 23-21603



05781-NJ-DE-038063940

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 2, 2024, at 5:47 o'clock PM PST, Rachel Raine completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 2, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President